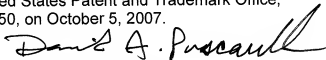


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: BUTTRIDGE et al. Confirmation No.: 4308
Serial No.: 09/927,065 Group Art Unit: 3624
Filed: 08/09/2001 Examiner: AKINTOLA, Olabode
Atty. Docket No: 0719.012
Title: METHODS AND SYSTEMS FOR CHECK PROCESSING USING
BLANK CHECKS AT A POINT-OF-SALE

CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being transmitted electronically to: the United States Patent and Trademark Office, Alexandria, VA 22313-1450, on October 5, 2007.



David A. Pascarella
Attorney for Applicants
Reg. No. 36,632

Date of Signature: October 5, 2007

To: Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO THE OFFICE ACTION

Dear Sir:

This paper is filed in response to the Office Action mailed on June 5, 2007, in connection with the above-identified U.S. patent application. A response to the Office Action was initially due on or before September 5, 2007, and thus, a Request For a One-Month Extension of Time and the requisite fee are filed herewith. Therefore, this response is timely filed.

The claims are reflected in the listing of claims, which begin on page 2 of this paper. Remarks begin on page 14 of this paper.